

REMARKS

Claims 1-20 are pending in this application. By this Amendment, claims 1, 2, 4, 9, 10, 12 and 16-18 are amended. No new matter is added by these amendments. A Request for Continued Examination is attached. Reconsideration of the application based upon the above amendments and the following remarks are respectfully requested.

The Office Action, on page 6, rejects claims 1, 3, 5, 9, 11, 13 and 16 under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 6,112,190 to Fletcher et al. (hereinafter "Fletcher"). Additionally, the Office Action, on page 9, rejects claims 2, 4, 6-8, 10, 12, 14, 15 and 17-20 under 35 U.S.C. §103(a) as being unpatentable over Fletcher in view of U.S. Patent No. 5,615,408 to Johnson et al. (hereinafter "Johnson"). The Applicant respectfully traverses these rejections.

Fletcher discloses a method and system for simulating data, applying reasoning mechanisms, and emulating the thought processes of a credit officer for commercial credit analysis (Abstract). Simply stated, Fletcher teaches a system that aids a credit officer in the risk assessment and completion of a commercial loan package. As such, Fletcher compiles existing credit data, and facilitates the analysis and completion of a loan package, and does not generate estimated financial data, after a financial state changing measure applicable to a particular company is performed, as positively recited in claim 1.

The Office Action refers specifically to Fig. 13, items 146s and 146t, as support that Fletcher teaches interim and projected financial states. However, this specific reference, Fig. 13, illustrates an input data pull-down menu from the business financial section that provides a plurality of screens that the user can employ to input various existing financial data. Fletcher cannot reasonably be considered to teach, or to have suggested, generated and estimated financial data after a financial state changing measure. Fletcher is silent regarding the generation of estimated financial data, after a state changing measure, as Fletcher teaches only

actual existing financial data, and has no provisions for estimating financial data based on some state changing measure.

Further, Fletcher is silent regarding any specific state changing measures, as positively recited in claims 1, 9 and 16. Fletcher does not teach that any financial state changing measure may include at least one of repayment for interest bearing debts by funds gained by a capital increase, repayment for interest bearing debts by funds gained by a structured finance, and repayment for interest bearing debts by funds gained by selling assets, as positively recited in claims 1, 9 and 16.

Johnson, in any permissible combination with Fletcher, does not overcome the deficiencies in the application of Fletcher to the subject matter of at least independent claims 1, 9 and 16, as discussed above.

For at least the above reasons, Fletcher and Johnson, in any permissible combination, cannot reasonably be considered to teach, or to have suggested, the combinations of all of the features recited in at least independent claims 1, 9 and 16. Further, claims 2-8, 10-15 and 17-20 would also not have been suggested by the applied prior art references for at least the respective dependence of these claims on allowable independent claims 1, 9 and 16, as well as for the separately patentable subject matter that each of these claims recites.

Accordingly, reconsideration and withdrawal of the rejections of claims 1-20 under 35 U.S.C. §§102(e) and 103(a) are respectfully requested.

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance. Favorable reconsideration and prompt allowance of claims 1-20 are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



James A. Oliff
Registration No. 27,075

Kirk D. Berkheimer
Registration No. 59,874

JAO:KDB/jam

Attachment:
Request for Continued Examination

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OLIFF & BERRIDGE, PLC
P.O. Box 19928
Alexandria, Virginia 22320
Telephone: (703) 836-6400

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